

Fig. 2

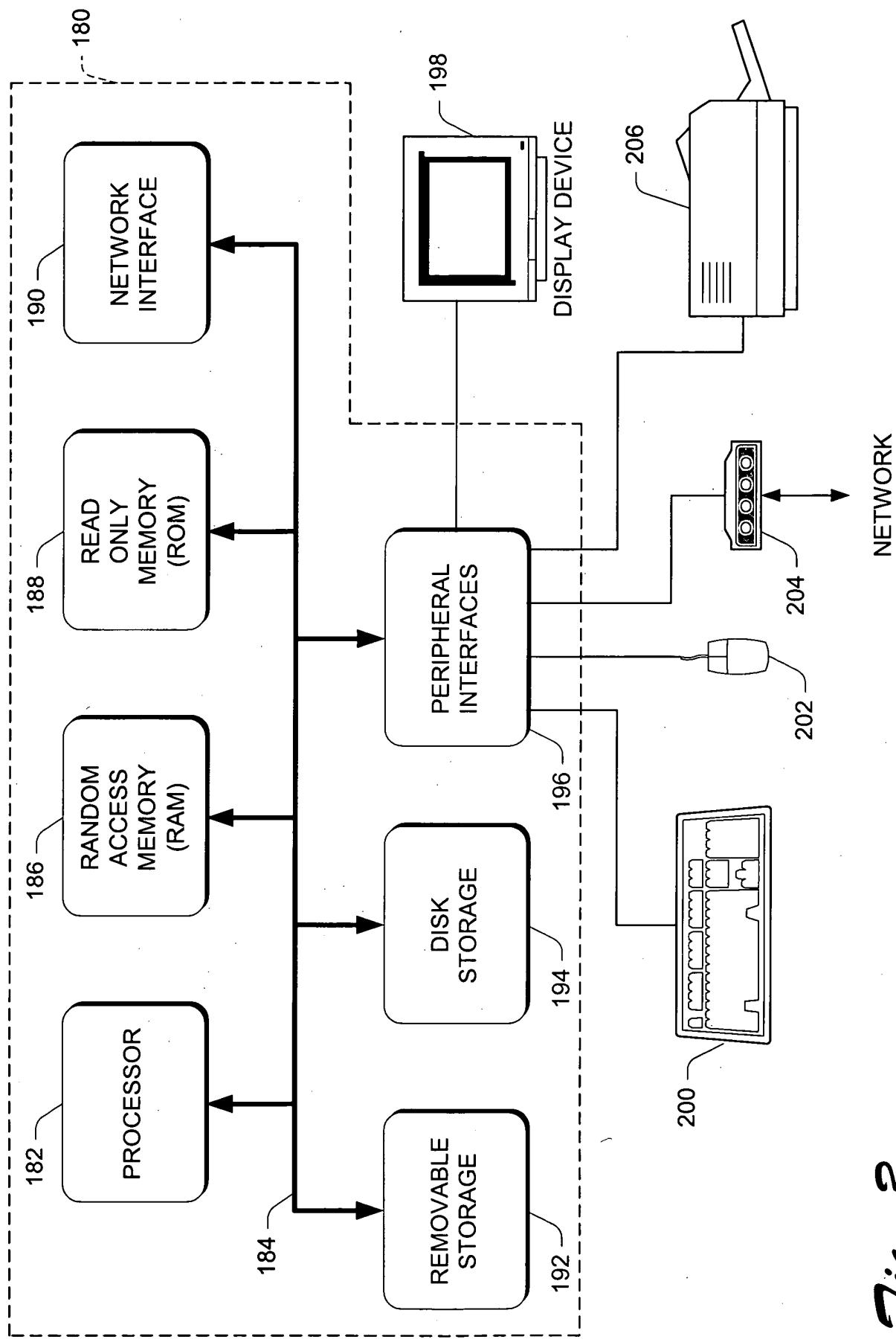


Fig. 3

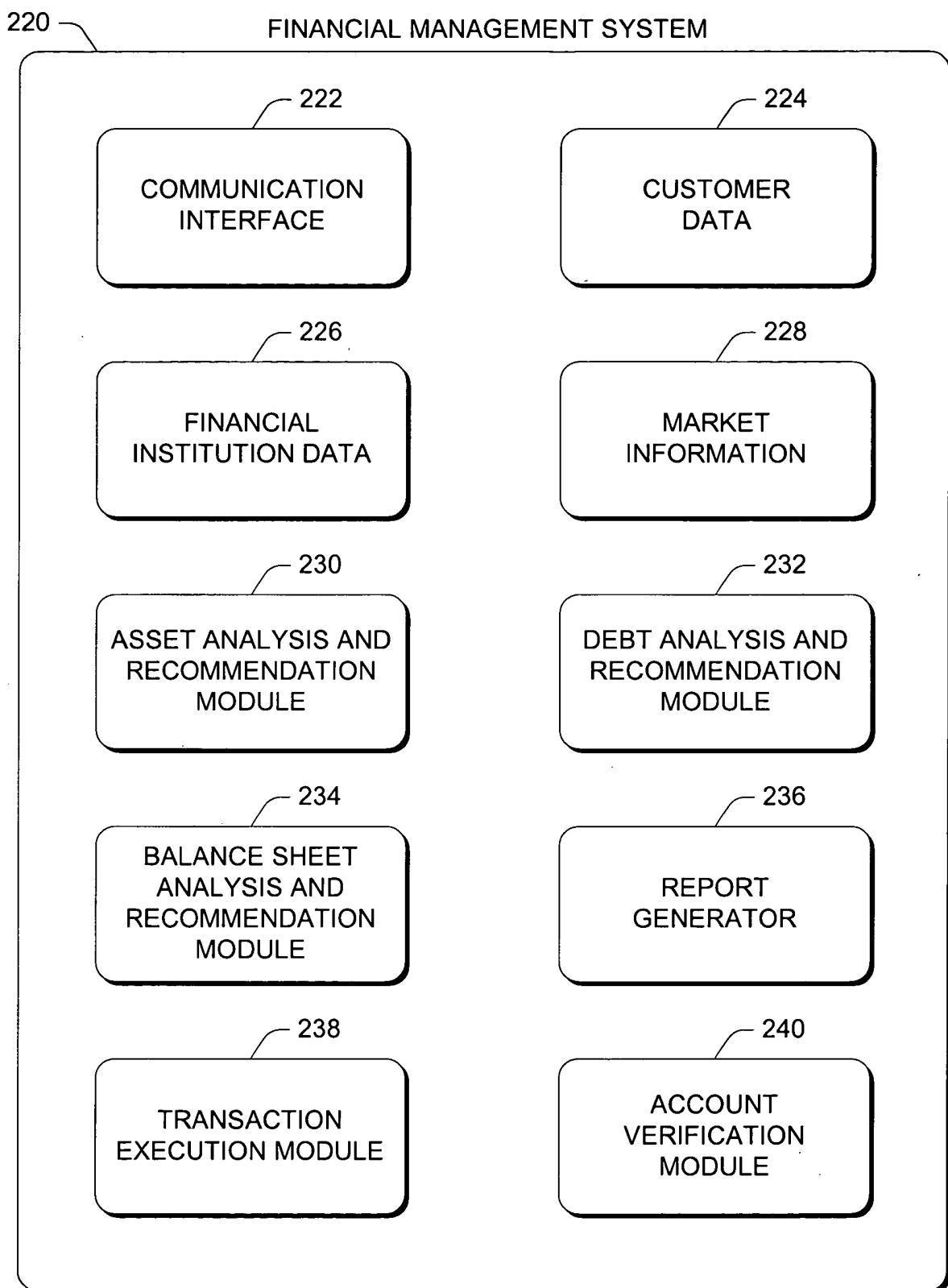


Fig. 4

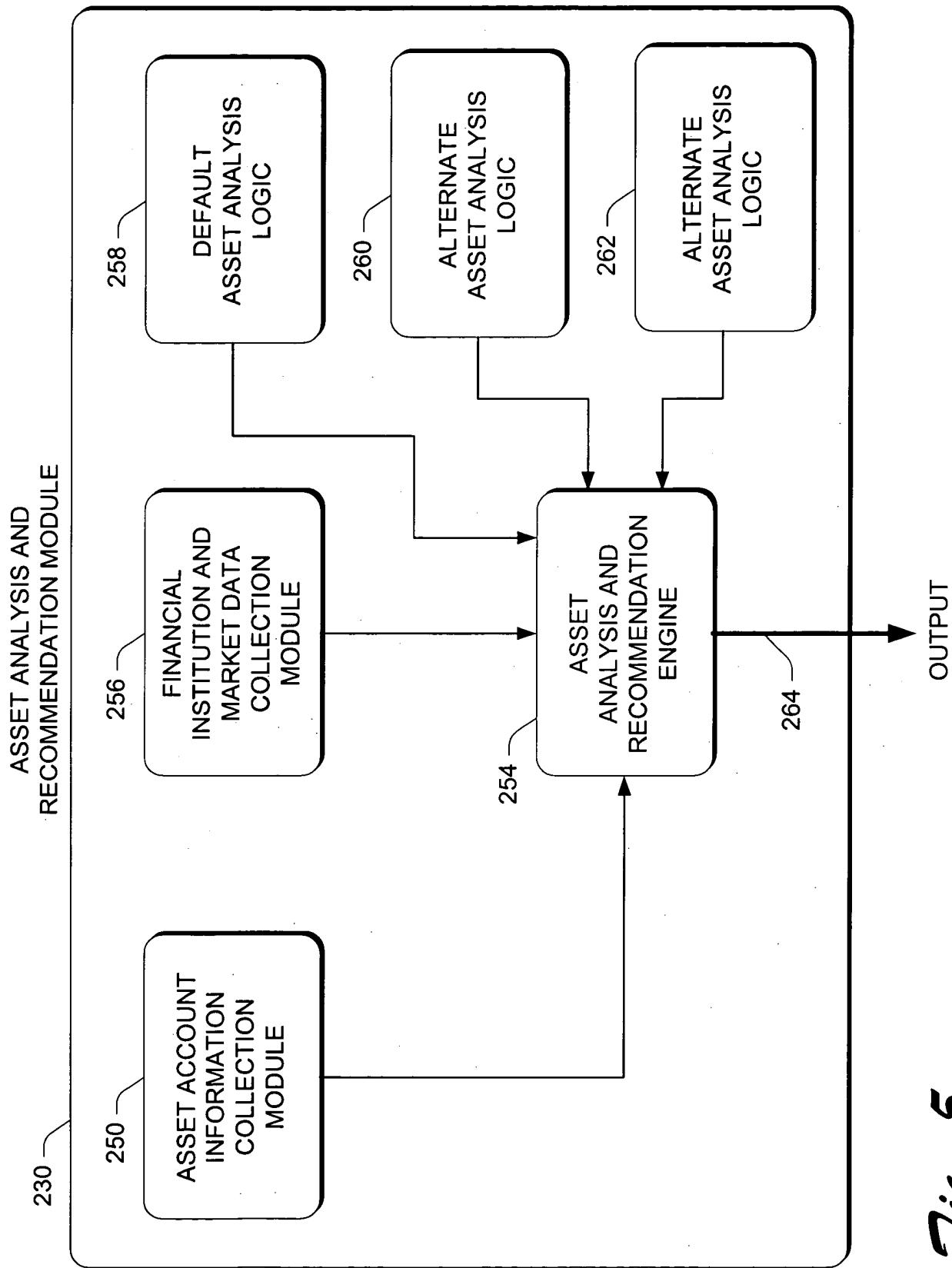


Fig. 5

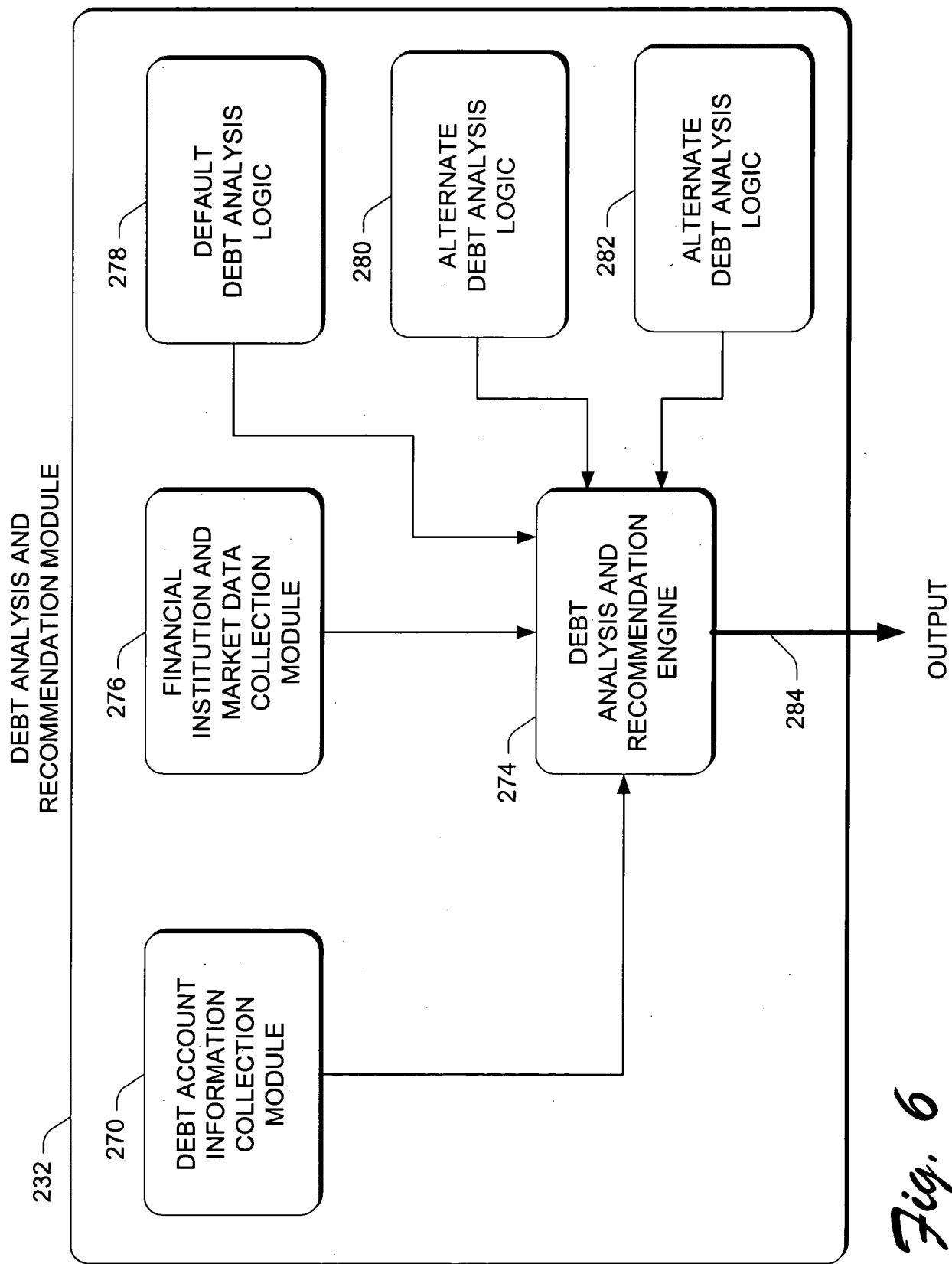
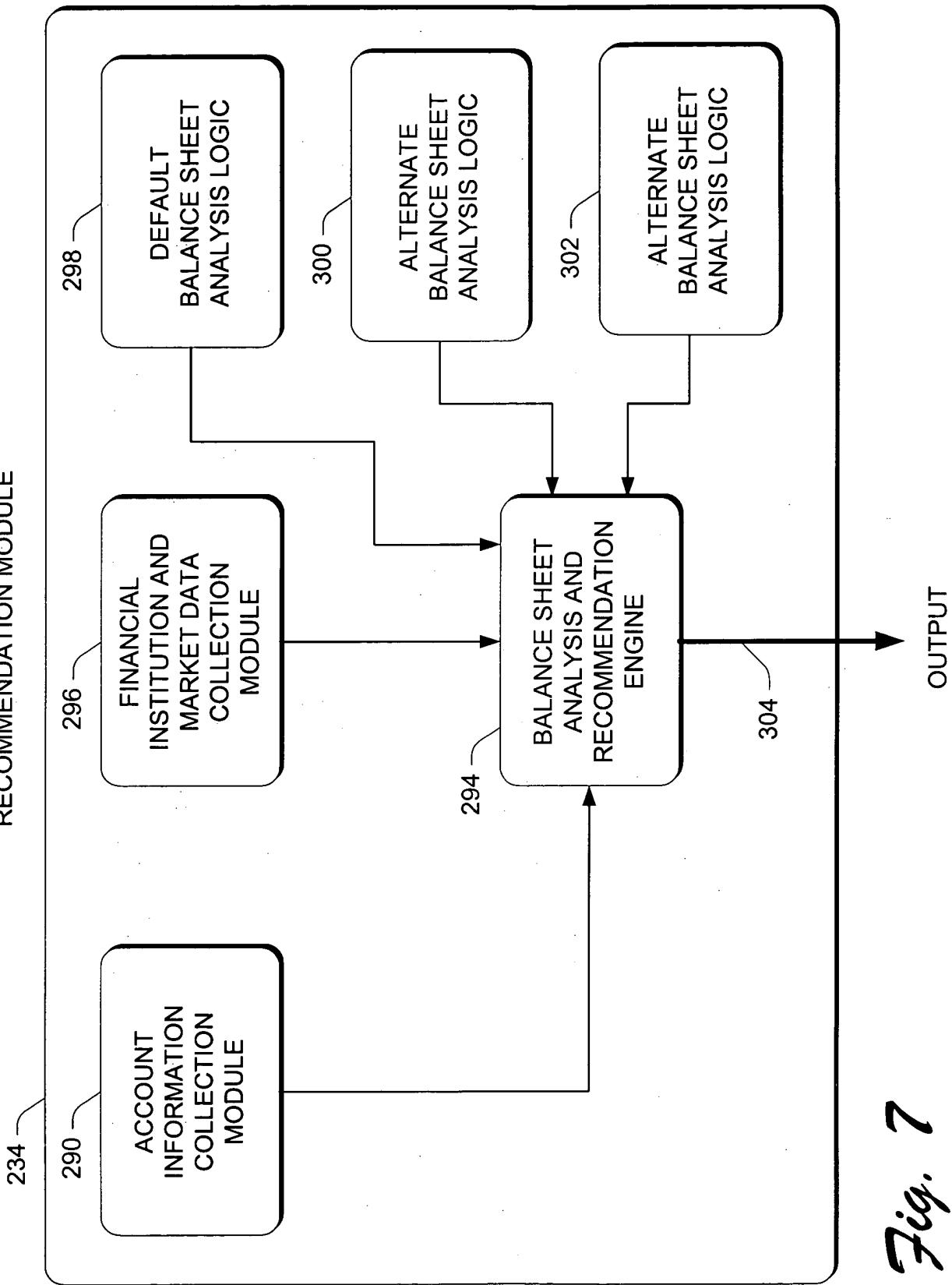


Fig. 6

**BALANCE SHEET ANALYSIS AND  
RECOMMENDATION MODULE**



*Fig. 7*

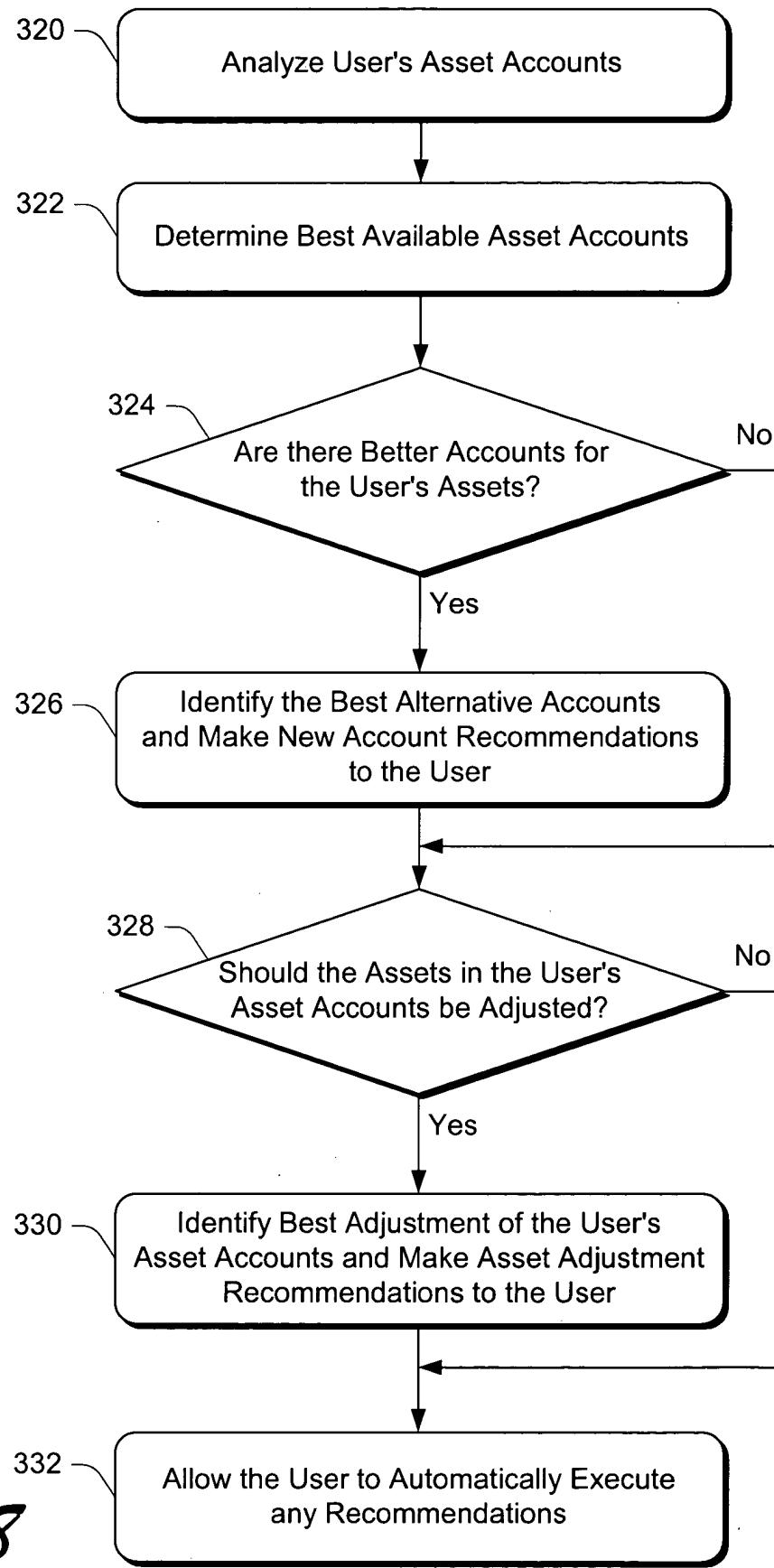


Fig. 8

50 51 52 53 54 55 56 57 58 59

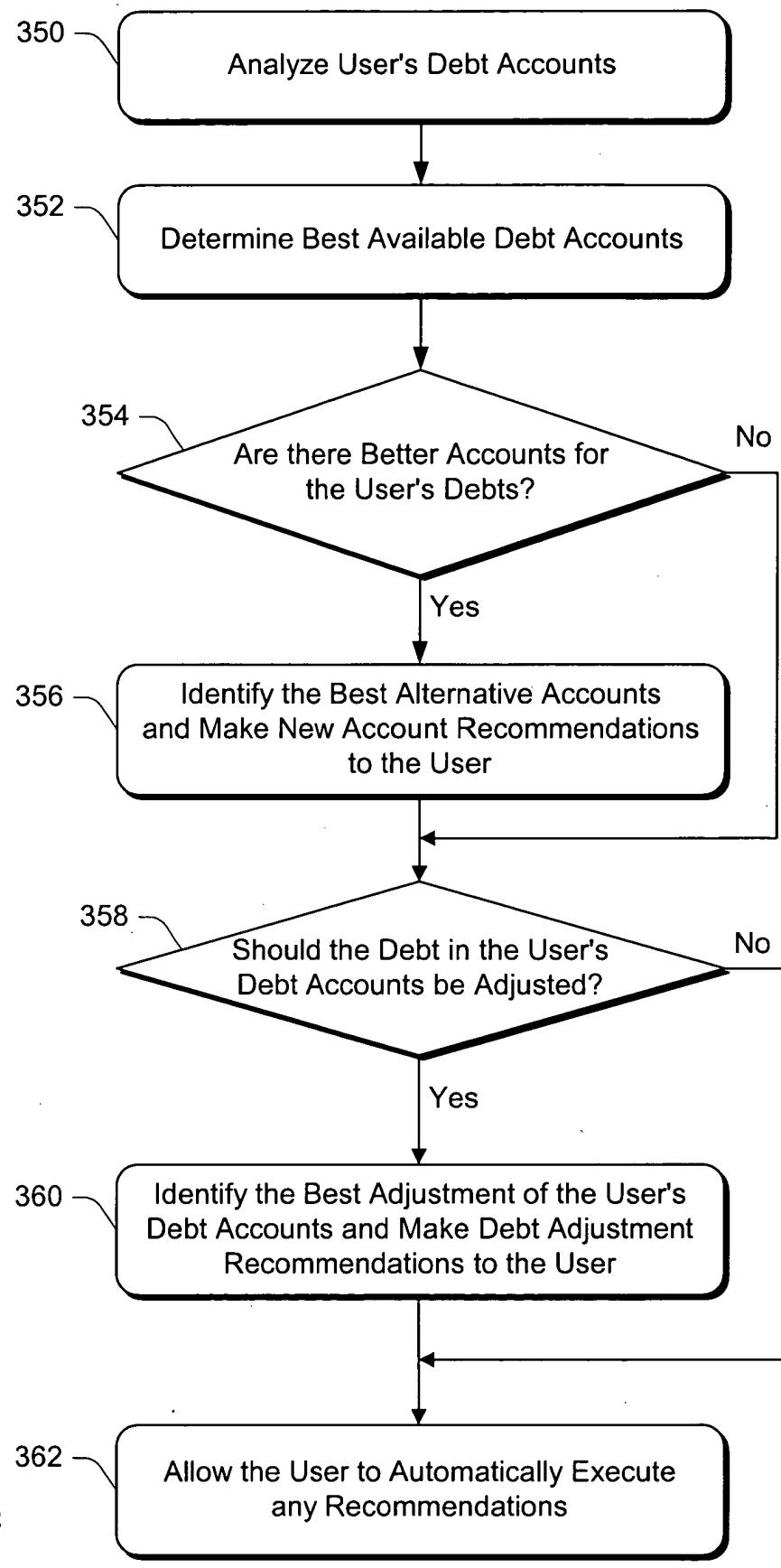


Fig. 9

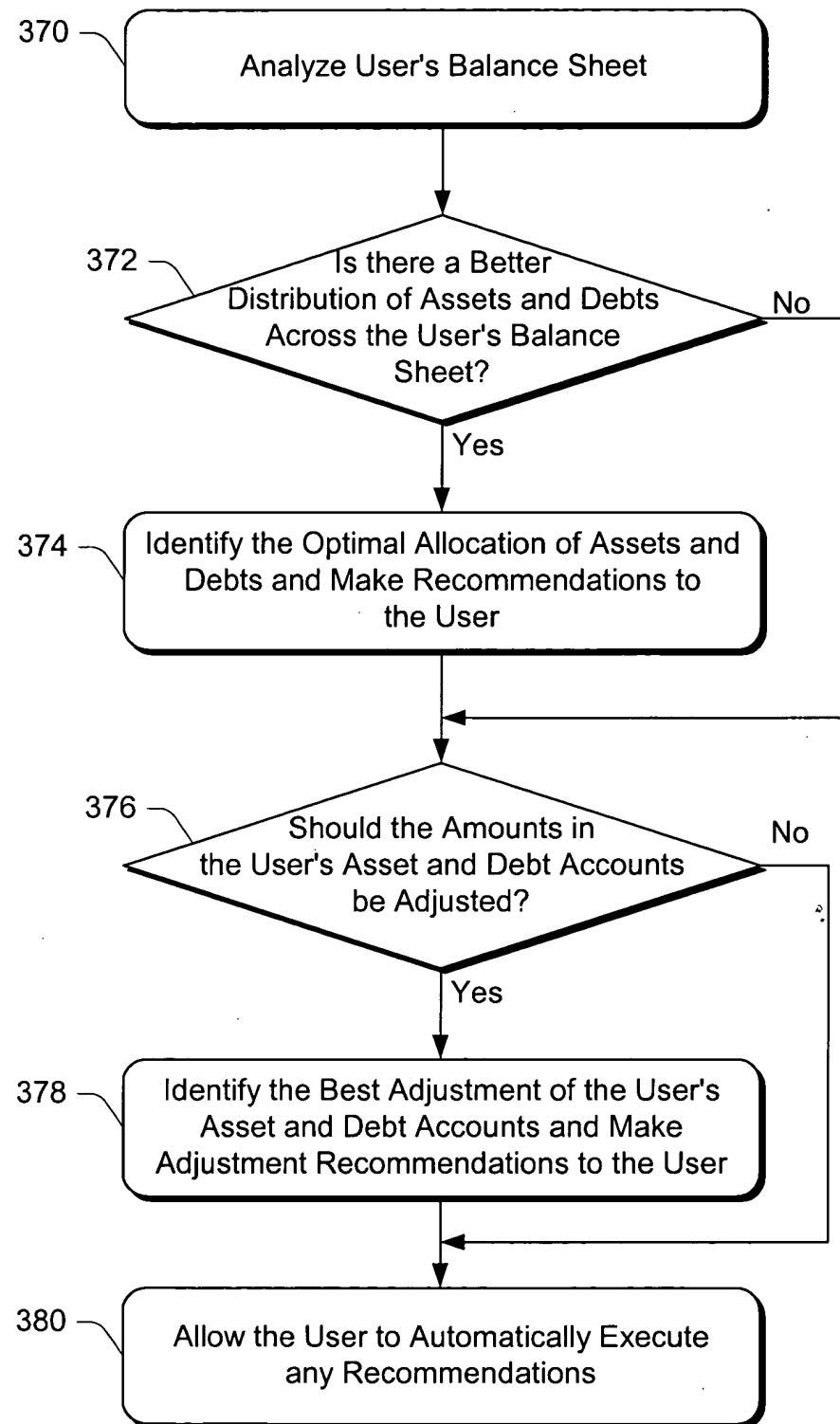


Fig. 10

00000000000000000000000000000000

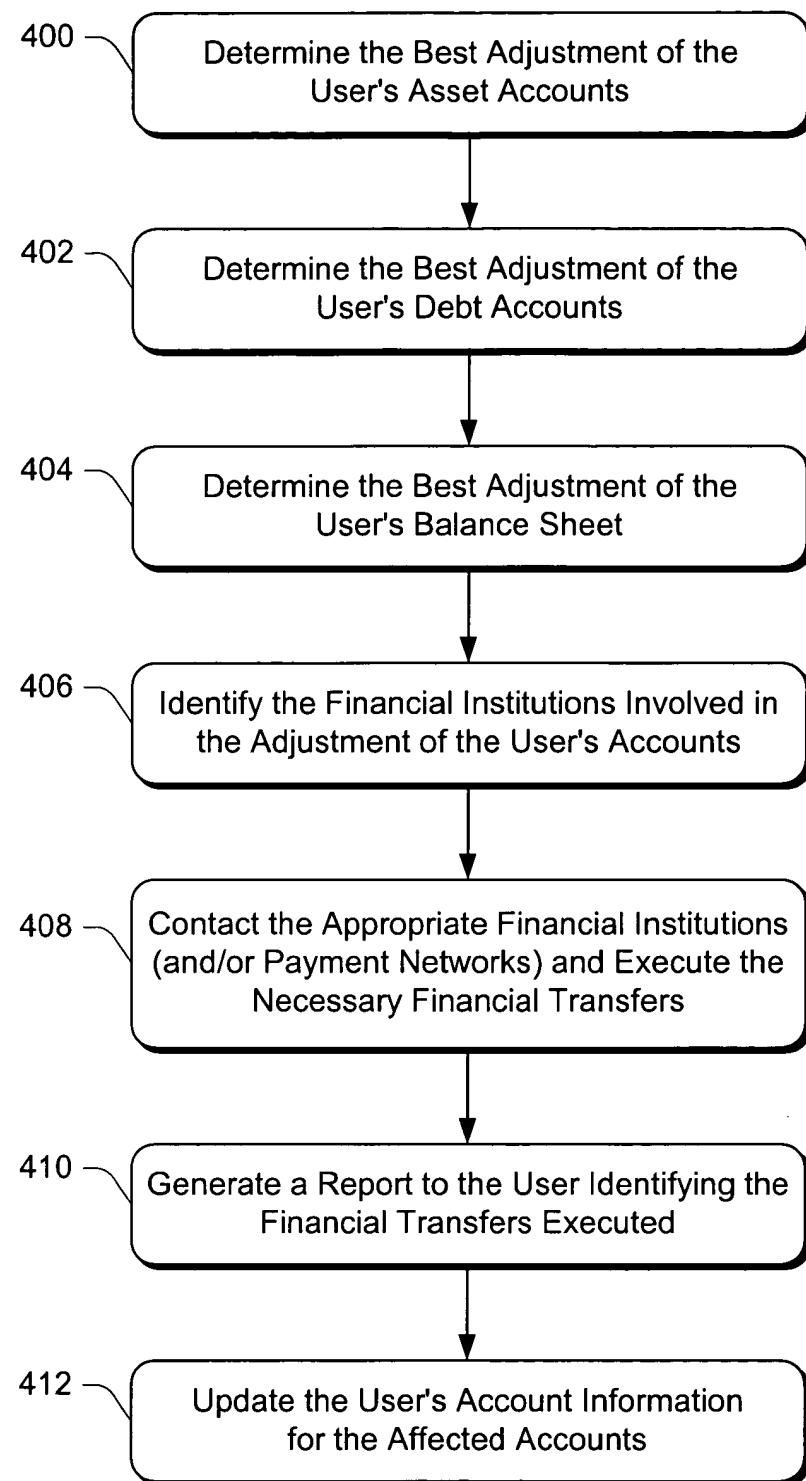


Fig. 11

430

Financial Institution Name	ABA and Routing Info	Internet URL	Account Offerings	Acct Type	Account Interest Rate	Minimum Account Balance
Bank of America	xxxxxxxxxxxx	www.bofa.com	Savings	Asset	2.00	Min. 200.00
	xxxxxxxxxxxx		Non-Interest Checking	Asset	0.00	Min. 100.00
			Interest Checking	Asset	1.50	Min. 1000.00
			CD - 3 Months	Asset	5.00	Min. 500.00
			Home Equity	Debt	12.50	N/A
				Credit Card	Debt	18.00
				Overdraft Protection	Debt	16.00
Charles Schwab	xxxxxxxxxxxx	www.schwab.com	Money Market	Asset	4.75	Min. 2000.00
			ABC Mutual Fund	Asset	N/A	Min. 1000.00
					•	•
					•	•
					•	•

Fig. 12

440

Customer Name	Financial Institution	Account Number, Username, P/W	Active Accounts	Account Balance	User Preferences
John Smith	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Savings	2208.63	Make all recommendations; Maintain minimum balance of \$1500 in Interest Checking; Do not transfer more than \$4000 per week; Pay down Overdraft Protection first; Do not withdraw funds from Rainbow Credit Union Savings account.
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Interest Checking	4126.87	
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Home Equity	12,240.32	
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Credit Card	3,566.45	
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Overdraft Protection	821.54	
	Charles Schwab	xxxxxxxxxxxx xxxxxx xxxx xxxx	Money Market	3628.94	
	Rainbow Credit Union	xxxxxxxxxxxx xxxxxx xxxx xxxx	Savings	562.34	
Jane Doe	Bank One	xxxxxxxxxxxx xxxxxx xxxx xxxx	Savings	261.79	Do not recommend opening new accounts.
	Bank One	xxxxxxxxxxxx xxxxxx xxxx xxxx	Non-Interest Checking	8245.21	
		•	•	•	•
		•	•	•	•
		•	•	•	•

Fig. 13

500 ↗

You can easily move your money between any of your accounts.  
To find out more about this feature, [click here](#).

Signing up is as easy as 1-2-3

1). Select the institutions for which you would like this feature.

Institution	504	506	Move Account Number	508	Move Money In Out	Out Limit Per Transfer	510	Credit Routing Number	512	Debit Routing Number
DI Direct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wells Fargo	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wells Fargo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
567567	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fig. 14

550 →

**Cash Edge**  
Your Advantage

[My Page](#) | [Recommendations](#) | [Transfer Funds](#) | [Sign out](#) | [Pay Bills](#)

[Recommendations Overview](#) | [Recommendations History](#)

**Personalized Recommendations**  
for c account

**552** [Generate Recommendations](#)

Interest Maximizer	Date	Recommendation	Amount	over a 6 month period	Projected Savings	Status
	04-10-2000	Transfer from Wells Fargo Checking into Chase Savings	\$877.00		\$28.00	556
						554
						560

**558** Reasoning:  
877.0 is in excess of your  
normal cash needs. Savings  
result from the difference  
between the Chase Savings  
rate of 3.5 and the Wells Fargo  
Checking interest rate of 2.0.

Fig. 15

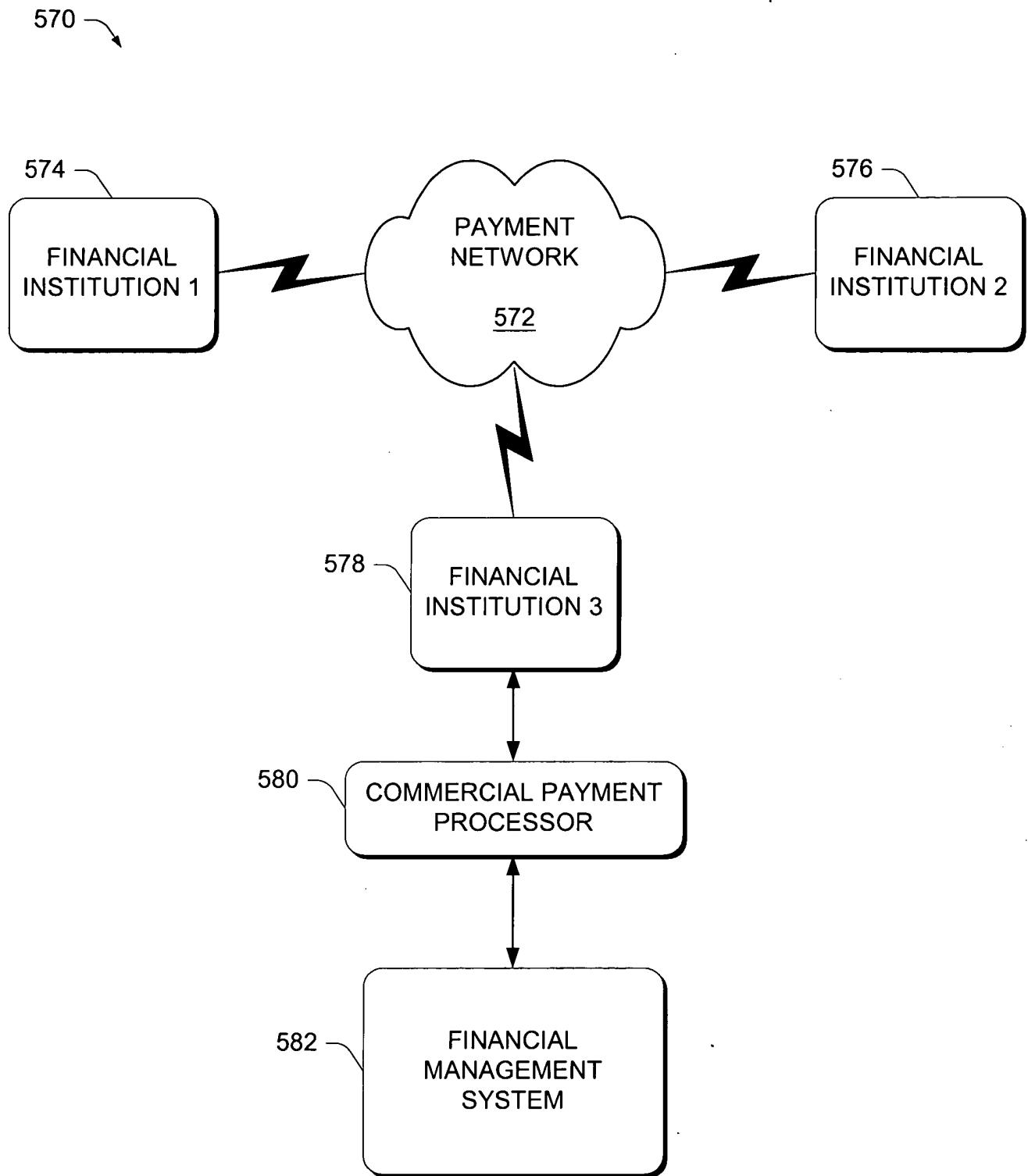


Fig. 16

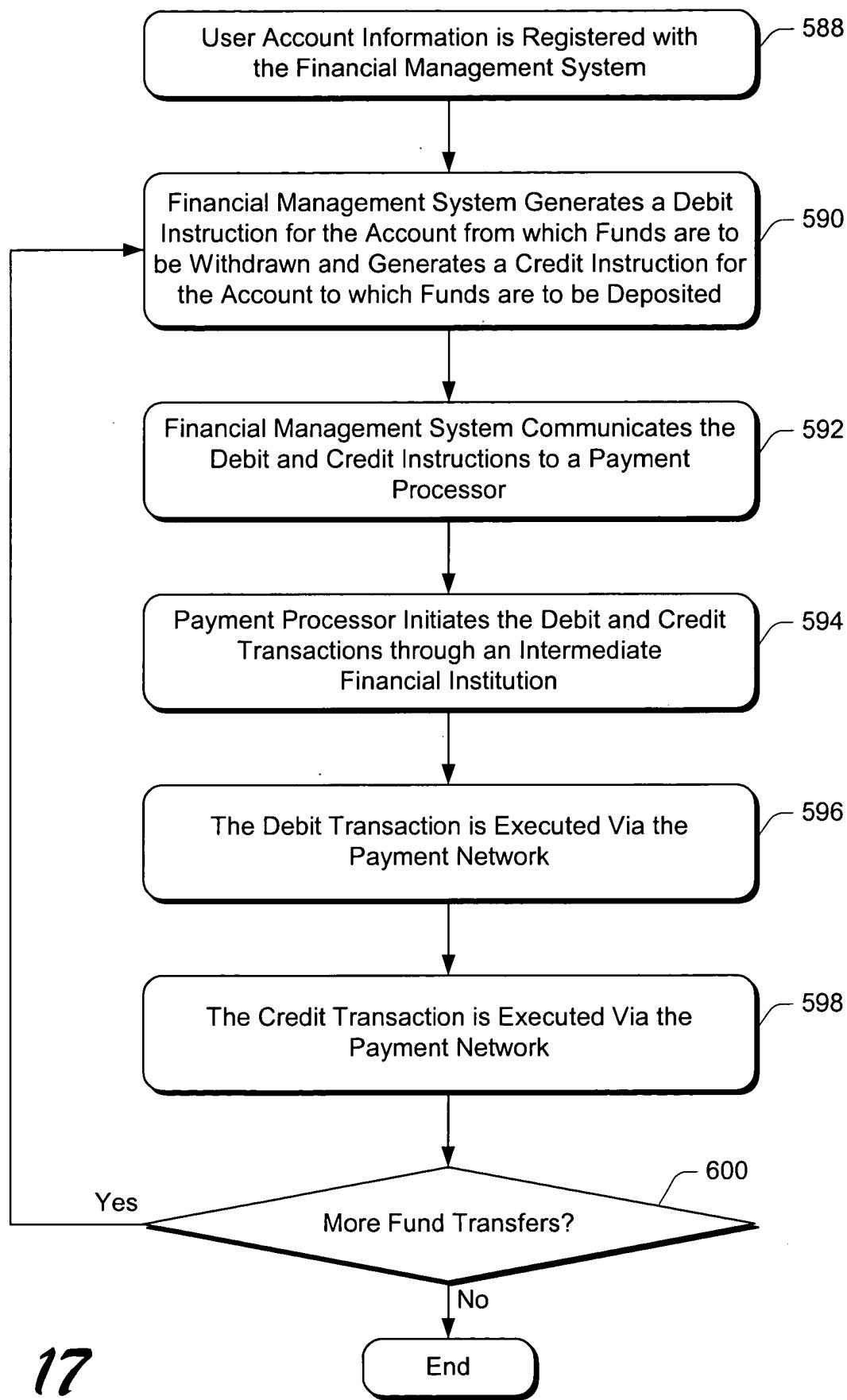


Fig. 17

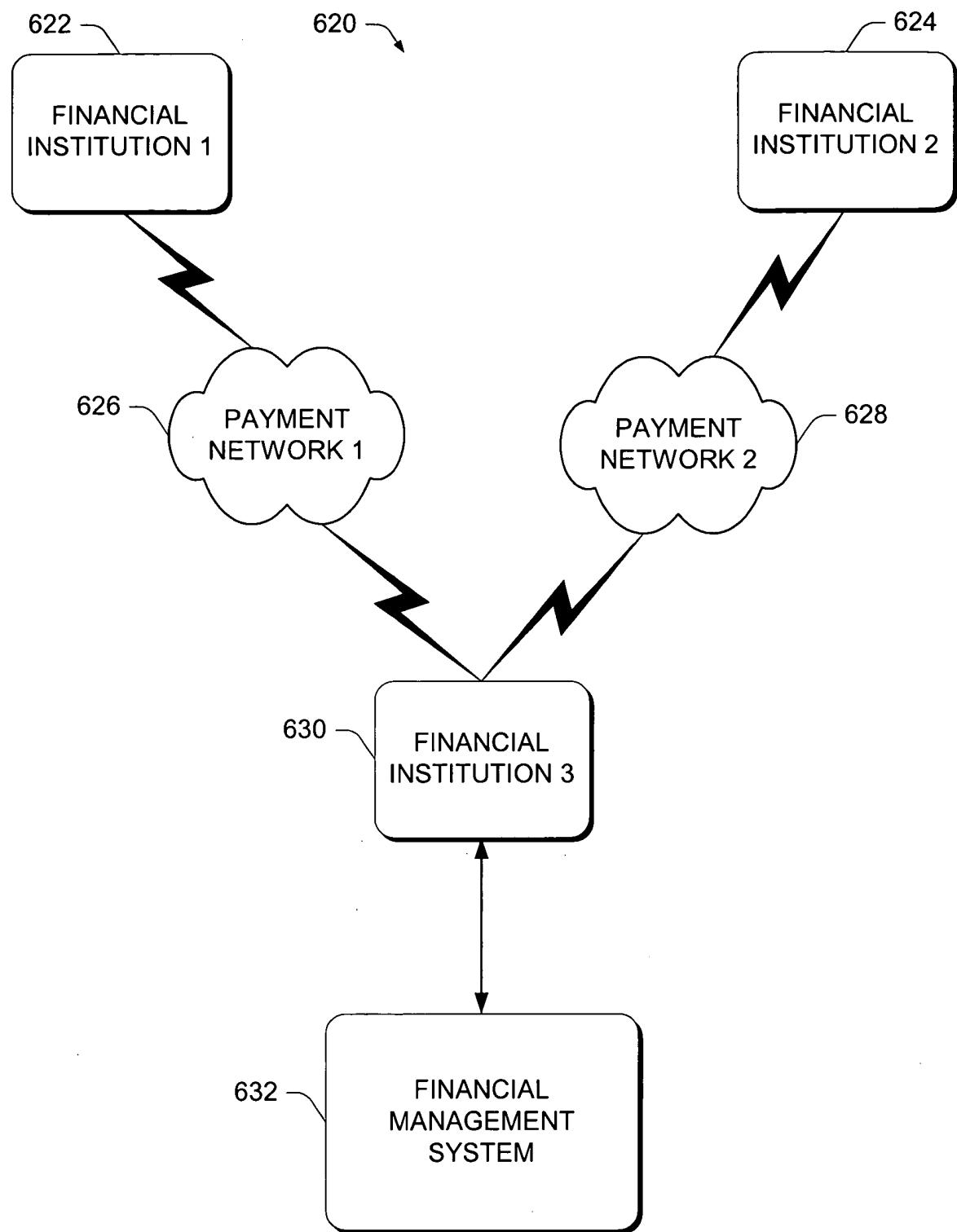


Fig. 18

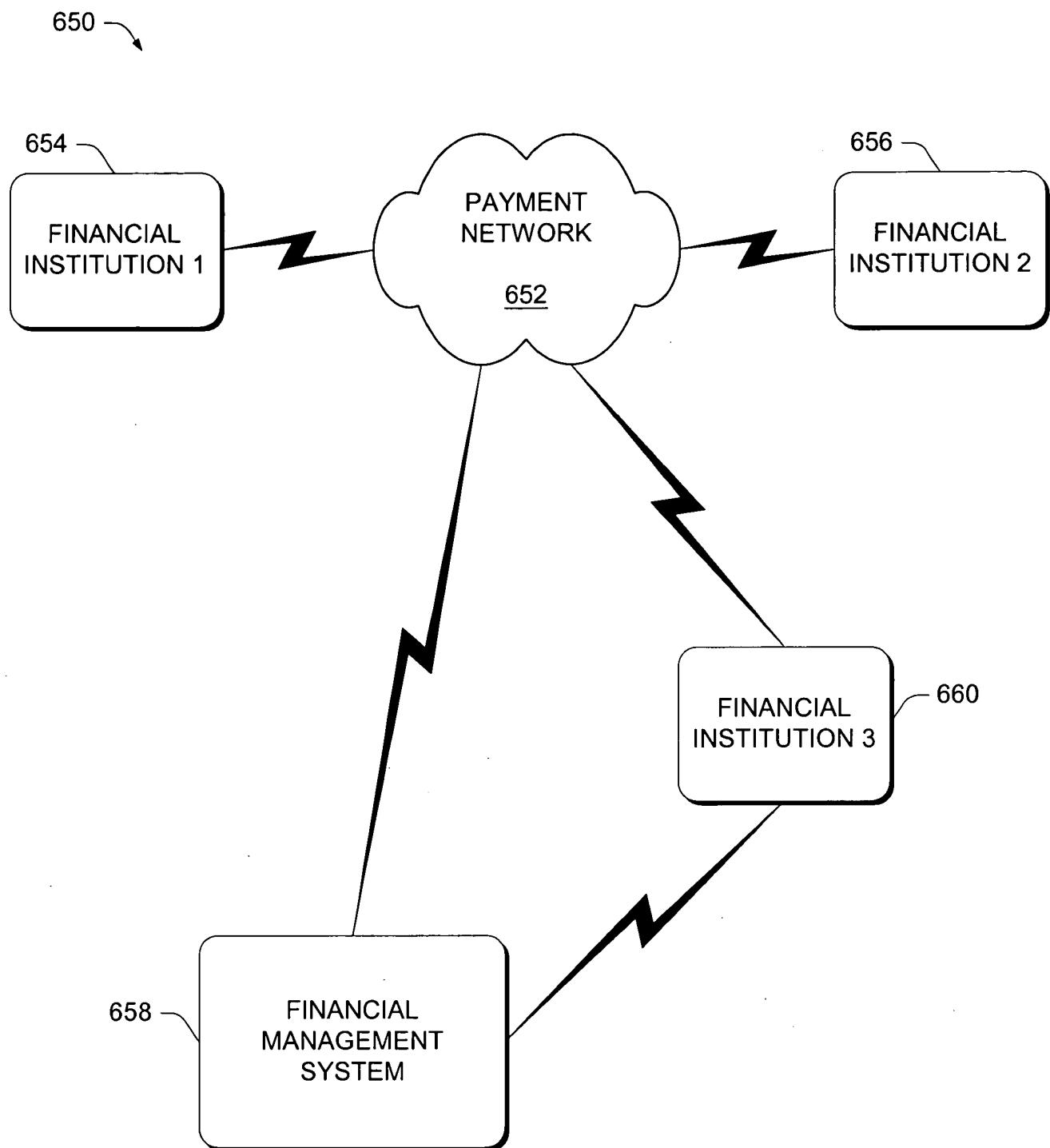


Fig. 19